

## FINANCIAL AND COMMERCIAL.

SUNDAY, DEC. 1, 1861.

November closed upon a very satisfactory condition of trade. Our imports for the month will foot up three to four millions less than our exports, though the rebellion prevents the export of some of our leading staples, such as cotton, tobacco and rice. The movement of specie is nominal. We are exporting none, and we are importing so little as to be hardly worth considering. The rate of exchange which ruled in October last would have enabled our bankers to import ten or eleven millions of gold in November; but by general consent they prefer to let the money lie on the other side, as there is no very active demand for money here, while it would inconvenience the London and Paris markets to lose any specie at present. Trade is generally in a healthy condition; almost all articles of foreign growth, and nearly every description of dry goods, are selling at prices which remunerate both the manufacturer and the merchant. The following are the official trade tables for the week and since January 1st—

	1861.	1860.	1859.
For the week.....	\$1,118,988	\$1,118,988	\$1,118,988
Previously reported.....	2,625,381	2,625,381	2,625,381
Total for the week.....	\$3,744,369	\$3,744,369	\$3,744,369
Previously reported.....	209,225,373	209,225,373	209,225,373
Since January 1.....	\$221,900,672	\$221,900,672	\$221,900,672

EXPORTS OF PRODUCE AND MERCHANDISE.  
1861. 1860. 1859.  
For the week..... \$1,411,561 2,421,176 3,115,140  
Previously reported..... \$9,248,731 88,144,860 118,302,088  
Since January 1..... \$60,667,692 60,667,692 121,607,828

EXPORTS OF SPECIE.  
1861. 1860. 1859.  
For the week..... \$1,913,000 86,500 2,256,582  
Previously reported..... 61,913,281 42,372,044 2,256,582  
Since January 1..... \$62,830,283 42,458,714 2,256,582

The bank statement which was published last Monday showed a specie average for the week preceding of \$41,600,000, the average having remained about the same for five weeks. No material change is expected to-morrow. A California remittance went into bank on Monday, which will swell the average, and some small sums have been received from Europe; but, on the other hand, the Sub-Treasury balance has stood higher than usual during most of the week. The aggregate in bank and Sub-Treasury does not vary materially. The gold paid out by government goes straight into the banks, from whence it is drawn as the Sub-Treasury balance declines. The loans average stood last Monday at \$158,460,376, being an increase of \$21,151,741 over the week previous. The increase was caused by the negotiation of the recent \$50,000,000 loan, of which our banks took seven-eighths at once. If the whole amount was placed to the credit of the government on Saturday, 16th, on which day the loan was negotiated, the loans should show a decrease to-morrow. It is probable, however, that the actual entry in the books of the Associated Banks was not made till a day or two later, and hence the discounts may show a further increase to-morrow, as well as the deposits. The actual amount standing to the credit of government in the city at the present time is \$45,500,000, a sum of \$29,500,000 having already been lent to Mr. Chase on 7-30 Treasury notes and 6 per cent United States bonds. The actual amount on which the government is paying interest to our banks at the present time is nearly \$80,000,000, being seven-tenths of \$150,000,000, seven-tenths of the amount of 7-30 Treasury notes taken by the public. In another month the banks will decide whether or not they are to take the third fifth million of 7-30 notes. Before that time arrives it is probable that a new financial situation will exist, and that the political aspect of affairs will also have undergone some marked change. It is therefore impossible to say at present whether the banks will exercise or forego their option. As the case stands at present, they are in a safe and strong position, and they are earning a dividend on their entire capital out of their negotiation with government, independently of their mercantile business.

Money is very abundant indeed, and paper is so scarce that, contrary to all precedent, loans on call are dearer than choice short double money paper. The latter is quoted 5 1/2, whereas the great lenders decline to advance on stocks below 6 per cent. We presume that this incongruity will regulate itself in the course of a few days. There is not enough business doing on credit to employ the capital lying idle here, and it stands to reason that as soon as capitalists realize the fact, and realize also that the rebellion is not going to be the ruin of the country, money will fall in price. By February next, in all probability, we shall see call loans as low as 4 1/2 per cent. On the continent of Europe money is about the same price as here; in London it is 2 1/2 per cent cheaper, notwithstanding the distress caused by the cotton famine and the want of a market here for British goods.

Exchange closed a week ago—on the 23d—with a rising tendency, which puzzled most observers. No one could understand how exchange could advance in the face of declining imports and increasing exports. It was only known to a few that some of the smart exchange dealers, assisted by the bears of the Stock Exchange, had contrived a scheme to "corner" the exchange market. The project was carried into effect on Monday last. The leading bankers, surprised at a sudden increase for the demand for bills, and unable to supply to 100% 1/2 within one-quarter per cent of the rate at which specie might be shipped. The speculators, most of whom are foreigners, and very slenderly attached to the country in which they live and make their bread, were for a few hours jubilant at the prospect of a revival of specie shipments. But the scheme rested on too absurd a basis to be permanently successful. On Tuesday the importers, thoroughly understanding the state of affairs, withdrew altogether from the market, and rates fell, simply because there was no one to buy bills. Instead of selling the bills they had bought at a profit to a panic-stricken public, the speculators have got them yet, or have been obliged to hawk them from office to office at a loss. The market closed yesterday at about 108 1/2, a 109, with a downward tendency. Importers who owe to Europe will lose nothing by deferring their purchases. Until we begin to import considerably more than we are doing, exchange must rise considerably below present points.

The following table shows the course of the stock market during the past week and month—

	Nov. 2.	Nov. 9.	Nov. 16.	Nov. 23.	Nov. 30.
Miner's Gold.....	44	45 1/2	45 1/2	45 1/2	45 1/2
New York C. S. 7 1/2.....	7 1/2	7 1/2	7 1/2	7 1/2	7 1/2
Reading.....	35 1/2	35 1/2	35 1/2	35 1/2	35 1/2
W. R. R. 30.....	30 1/2	30 1/2	30 1/2	30 1/2	30 1/2
Michigan Central.....	40	40	40	40	40
South. Guaranteed.....	39	40	40	40	40
Illinois Central.....	61 1/2	61 1/2	61 1/2	61 1/2	61 1/2
Galena.....	70 1/2	70 1/2	70 1/2	70 1/2	70 1/2
Rock Island.....	51 1/2	51 1/2	51 1/2	51 1/2	51 1/2
Toledo.....	36 1/2	36 1/2	36 1/2	36 1/2	36 1/2
Panama.....	118	118	118	118	118
Hudson River.....	39 1/2	40	40 1/2	40 1/2	40 1/2
Pacific Mail.....	98	98 1/2	98 1/2	98 1/2	98 1/2

The course of the market during the past week has been irregular. The panic in exchange which burst out on Monday had a direct and severe bearing on the stock market, and prices declined throughout the list. On the discovery of the fact that there was no prospect of specie shipments, stocks recovered somewhat. But in times like these 1 week and a half for operators to recover course is a severe storm as that which blew on Monday, and business has been limited ever since. The ruling elements in the market have not changed within the week. The power of the government becomes more apparent and the rebellion more hopeless day by day; the expansion of credit continues at the rate of over a million a day; the foreign demand for our breadstuffs has not been checked, and the earnings of our railways continue to exhibit a progressive increase. The

events to which the eyes of all operators are now turned are the reception in Great Britain of the news that the Trent has been boarded by the San Jacinto, and the delivery on Tuesday of the President's Message. The bears build great hopes on the former. They argue that England will demand from this country apologies which the United States cannot grant, and hence that the national cause will meet with a check which will enable them to realize a profit on their contracts. On the other hand the bulls look forward hopefully to the President's Message. It is generally believed in intelligent circles that the Message will be a calm, statesmanlike document, setting forth the enormous strength which the nation has developed for the suppression of the rebellion; demonstrating the certainty of the success of the government; and referring to the affair of the Trent and the Mexican intervention in such terms as will remove every apprehension of foreign trouble. It is taken for granted that its general tone will be hopeful and cheering.

Much curiosity is felt with regard to the report of the Secretary of the Treasury, which will be sent in with the Message. In Saturday's HERALD we published a statement of views which may perhaps find an echo in the report. The public must not be surprised if, as an alternative for the issue of a large amount of demand notes—otherwise known as United States notes—the Secretary should directly recommend the establishment of a United States Bank of issue, with a clause in the charter rendering its notes a legal tender. It will be perceived at a glance that the issue of a bank owned or protected by the United States government would be as safe and as sound as the issues of the best of our Northern banks, or as United States notes or bonds. The advantage of superseding the \$150,000,000 of heterogeneous bank notes now circulating throughout the Northern States by \$150,000,000 of United States currency, at par every where and redeemable for gold in moderate amounts at any of the bank agencies, is obvious at a glance. It may take some time to satisfy the public that a new United States Bank would bear more resemblance to the first than to the second institution of that name which is known to our history.

The first United States Bank was established solely for the purpose of "tiding" the government finances over a period of accidental financial difficulty; when that period expired the office of the bank was fulfilled, and it was allowed to go out of existence. The second United States Bank, though established for various objects, came eventually to be a mere "kitty-fund," whose principal business was attempting to balance the foreign trade with bills of credit based upon nothing. Such an institution could come to nothing but ruin. But the discredit which it brought upon the title of United States Bank should not be allowed to prejudice the fortunes of a similar bank at the present time. A new United States Bank, chartered in view of the war, and destined, necessarily, to go out of existence as soon as the new financial status growing out of the war were brought to a close, need not involve any danger, and might be so organized as to be beneficial to the general commerce of the country as to the government. It would, of course, prove fatal to the sickly and dishonest institutions known as banks of issue in the rural districts, which live by issuing bank notes and avoiding the redemption thereof. But it would prove an ally and a friend to the banks of the cities of New York, Boston and Philadelphia, by relieving them of the burden of carrying the government through the war, and thus leaving them free to fulfill their natural destiny in the accommodation of their commercial clients. The great advantage which the government would derive from the establishment of a United States Bank would be the saving of interest on one or two hundred millions of dollars which it might issue in the shape of bank notes, either redeemable in gold on presentation or rendered a legal tender by act of Congress. Four months' experience has developed great difficulties in the way of floating large amounts of United States notes under the act of the last session of Congress. Laboring men have not yet learned that they are in effect money, and as fast as the laborers at the forts in New York harbor and the troops in Virginia are paid in these notes, they come back to the Sub-Treasury for redemption in specie. Time would, of course, overcome this difficulty; but time is just what cannot be afforded just now. It is not improbable that the Secretary may suggest that the present moment, when the banks are overflowing with gold, and the country is a hundred millions richer in specie than it was a year ago, is propitious for a third experiment of a United States Bank.

It will, of course, be argued by the bullionists that the establishment of a United States Bank of issue, and the emission of one or two hundred millions of circulating notes or United States currency, based upon government credit, will lead to a general inflation of credit, which, in its turn, must be followed by a disastrous collapse. All this may be true enough; but how can the inflation be so great? An expansion of credit is unavoidable, whatever be the shape in which the money is obtained for the prosecution of the war. The government cannot spend one and a half millions a day, as it is doing, without adding that amount, in some shape or other, to the currency of the country; whether the money be represented by 7-30 Treasury notes, or by twenty-year bonds, or by United States notes, or by the issues of a United States Bank, the result will be the same. The only difference between the various methods of raising the money required consists in the fact that if the government raises money by issuing 7-30 notes or six per cent bonds a large amount of money will be needed to pay the annual interest, whereas an issue of United States notes or United States Bank notes would involve no outlay for interest. As to a collapse after the war, that is a matter which, foreseen long since, can surely be guarded against by all prudent traders. To argue that a quickening of trade and a sudden development of industry and enterprise are to be deprecated because they are liable to be followed by a reaction which often proves fatal to rash speculators, is the old argument which has been adduced against every good thing—namely, that it may be overdone. If our government can bring this war to a close without increasing the annual expenditure for the payment of interest on the national debt, and can at the same time furnish the country with a sound currency, and stimulate trade, industry and general business to unbounded activity, no subsequent reaction would be too great a price to pay for the present gain.

The receipts of the New York canals for the third week in November were as follows:—

Receipts third week in November, 1861.....	\$207,240
Receipts third week in November, 1860.....	155,621
Receipts third week in November, 1859.....	171,618

Receipts from May 1 to November 23, 1861, \$3,536,880; from May 1 to November 23, 1860, 2,974,764; from May 1 to November 23, 1859, 3,110,450.

INCREASE..... \$602,117 28

DECREASE..... \$108,117 28

RECEIPTS..... \$602,117 28

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DECREASE..... \$108,117 28

er four was in rather better request, with more doing, while the sales embraced about 2,800 bbls., closing within the range of the above quotations. Rye flour was steady at our figures and in fair request, with sales of about 250 bbls. Corn meal was firm at quotations, with sales of 250 bbls. Rye and Brandywine. Wheat was heavy at opening of "Chicago," but a better demand arose, and market became quiet. Prime shipping lots were quite firm. The sales were chiefly for export. The transactions embraced about 250 bbls. at \$1.30 for Canadian club, \$1.42 at \$1.48 for common to good white Michigan, \$1.55 at \$1.42 for white Ohio and Indiana, \$1.20 at \$1.30 for amber lower and finest, \$1.32 at \$1.37 for red state, \$1.26 at \$1.28 for Milwaukee club, \$1.20 at \$1.27 for Northwestern club, \$1.25 at \$1.26 for Rye, spring and \$1.21 at \$1.25 for Chicago spring. Corn was firm and active, and in good request for the export and for export. The sales embraced about 250 bbls. at \$3.45 for shipping lots, \$3.20 for Rye, spring and \$1.21 at \$1.25 for Chicago spring. Corn was firm and active, and in good request for the export and for export. The sales embraced about 250 bbls. at \$3.45 for shipping lots, \$3.20 for Rye, spring and \$1.21 at \$1.25 for Chicago spring.

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BOARDING AND LODGING.

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